

## THE ART OF SAVING

The Illusive Dollar That Burns Our Fingers.

## LUXURY GROWS WITH SALARY

A Discussion of How, With Increase of Income and No Apparent Increase of Pleasures, Coin Still Takes on the Vanishing Qualities of Mist.

"It is easy enough to make money," said a business man the other day. "The hard thing to learn is how to save and how to spend it. The first year I was married I was earning three thousand, last year I pulled down four, and this year I am getting away with five. As I've said, it's easy enough to make money—any man with average intelligence can do it—but how in the world are you going to save it? I don't seem to be getting any more pleasure or comfort for the five thousand than I did for three. I am certain I don't put away any more than I did on the smaller salary, and the question that stumps me is, Where does the money go? There is certainly a leak somewhere. The whole trouble lies in the fact that I don't know how to spend it."

This situation is one that many a family faces. All may not be in circumstances as comfortable as those of the man mentioned above, but the situation is practically the same.

Family thrift is almost an unknown quantity in the average American household. Our men are famous for their generosity, and most of their wives run their households on the same generous scale. As the income grows larger the demands on it grow bigger, but so gradually does this change take place that it is almost imperceptible. A luxury or two here, a pleasure there, little things which seem of no consequence at the time of their indulgence, but mount up at an alarming rate at the end of a year.

It is quite true that a man might not be able to put his hand on a single tangible thing which he was enjoying with a salary of \$5,000 a year that he did not have when his earning capacity was little more than half this amount. Extravagance creeps upon us so gradually that the inroads it makes upon our incomes are hardly noticed at the time. It is only when we sit down and take account of our mode of existence that we realize we are spending more and getting less for the money.

Every sane man and woman wants to save. They know it is their only insurance against the future. No matter how well matters are going at the present moment, every family stands the chance of facing a rainy day, and if they are wise they wish to be prepared for that dreary occasion. Sickness or loss of position has nothing like the dread for the man and wife who have a comfortable savings account tucked away in some bank as it has for the poor individuals who spend every cent as it comes in, draining the family exchequer to its last cent at the end of each month. Sickness or loss of position to such persons is a disaster, sometimes even a tragedy.

Perhaps you think it is impossible to save on the salary you are earning at present. In many instances, unfortunately, this is true. But, whatever your income, sit down and make out a family budget that shall provide for a certain percentage of savings regularly.

## UP TO DATE SMOCK.

What Flappers Like to Frolic In Is This Uniform.

Knicker and smock of khaki, linen, madras or cool chambray make a likeable outfit for girls bent on outings.



HER CAMP TOGS.

This one is smocked at elbows and yoke, belted and fitted with shirred pockets that hold treasures well. The bloomers are the regulation design.

**His Backbone is a Spring.**  
The snapping bug has a spring in his back, like a knife. When not in use as a spring it serves him as a backbone, so you see he is a believer in scientific efficiency and makes one part of his machinery do the work of two. His spring backbone, or backbone spring, if you prefer, gives him power to jump, which in turn gives him his name. Nature probably gave him the spring to help him get on his feet when he's on his back. You've noticed how helpless some insects are when you lay them on their backs. Not this one, however. He slips his backbone out of its groove and then slips it back again suddenly. The spring pops him up in the air, he turns a somersault and drops right side up. Spring backbones are common in several other beetles. The beetle of the pestiferous wire worm, which destroys the farmer's crops, has a spring in his back. Other members of the family make their homes in trees or decayed wood. —Philadelphia North American.

**Resourceful Burglar.**  
A constable going the rounds of his beat in London a few nights ago noticed a light in a house from which the family and servants had gone out of town. After the officer had pulled the bell several times a man put his head out of the bedroom window to say that he would be down in a few minutes. He came down in a dressing gown and carrying a candle in his hand. The constable explained his suspicion, whereupon the man stated that he had just run up to town to see that all was right. After chatting for a little he invited the constable to have a glass of wine. He lit the dining room gas and produced a bottle of port. After they had drunk each other's health he let the constable out and bolted the door after him.

The man lost no time in getting the "swag" together and left the house by another exit.

**Giving a Horse Its Name.**  
The shire horse owes its name to Arthur Young's remarks, in the description of his agricultural tours during the closing years of the eighteenth century, concerning the large old English black horse, "the produce principally of the shire counties in the heart of England." But long previous to this the word "shire" in connection with horses was used in statutes of Henry VIII. Under the various names of the war horse, the great horse, the old English black horse and the shire horse the breed has for centuries been cultivated in the rich fen lands of Lincolnshire and Cambridgeshire and in many counties of the west. Curiously enough, the Shire Horse society, which has done so much to promote the breed, was known for the first six years of its existence, which began in 1878, as the English Cart Horse society. —London Chronicle.

**The First War.**  
The first writing known to scholars was the account of a war waged between hostile nations in Mesopotamia, perhaps 3500 B. C. The first battle was that between Cain and Abel. Apparently men have always been quick to settle their differences by fighting. The first warlike king is said to have been Osymandias of Egypt, who passed into Asia and conquered Bactria in 2100 B. C. Palamedes Bactros is mythically reported to have been the first who ranged an army in a regular line of battle, placed sentinels round a camp and excited the soldier's vigilance by giving him a password. This occurred during the siege of Troy, the date of which is variously estimated at about 2,500 years before the Christian era. —Pittsburgh Press.

**Reversing the Compliment.**  
A cashier of somewhat portly build was frowning over a statement of accounts just placed before him by his pretty typist.

"As a young lady," he said, "I admire your type, but I can't honestly say I admire your typing."  
"How funny!" she replied smartly. "We are so different, for, though you are of course splendid at figures, no one could say you have a splendid figure!" —London Express.

**Quick Way to Drive Posts.**  
To drive posts quickly take a section of log about fifteen inches in diameter and two feet long, to which are attached two handles at an angle. Two men, one on each side, can use this hand power pile driver while a third man holds the post to be driven and keeps it in alignment. —Farm and Home.

**Made Him Cross.**  
"I made my husband cross this afternoon," said Mrs. Caller.  
"How was that?" queried Mrs. Hester.  
"He was on the opposite side of the street, and I beckoned him to come over," explained the other.

**Cause For Thanks.**  
Guest—Look here! This mirror is so fearfully dirty that I can't see my face in it. Hotel Servant—It strikes me you ought to be thankful for that instead of making trouble about it. —Exchange.

**Rope and an Oath.**  
In Assam an oath is taken standing within a rope circle, to imply a wish to perish as the rope does if the witness does not tell the truth.

**Unhistoric Youngster.**  
"What was the result of the feed?" asked the Sunday school teacher.  
"Mud," replied the bright youngster. —Chicago News.

They have a right to censure that have a heart to help. The rest is cruelty, not justice. —William Penn.

## BURGLAR KEPT MONEY.

Woman's Last Word About Funds in the Bank Brought Decision.

Kansas City, Mo.—He was polite, even suave, as he unlocked the door and entered the room occupied by Mrs. William Buchanan of 1516 Locust street the other day. He closed the door so quietly and had such a gentlemanly manner that Mrs. Buchanan was too much surprised to scream. The intruder took her pocketbook, containing nearly \$3. from the dresser. Then Mrs. Buchanan protested.

"Please don't take my money. It is all I have," she pleaded.

"But I understood you had lots of money," replied he, holding the cash in his hand. "But if this is all you have I'll return it."

"But I have more than that," she insisted. "It's in the bank, but as I don't feel very well goodness knows when I shall be able to get more," she continued. The intruder hesitated, smiled and then took the money. Mrs. Buchanan then called the police.

## TOOK CLOTHES FOR DEBT.

Because He Couldn't Collect \$3 He Seized Four Suits.

Indianapolis.—William Devine, a farm laborer, explained in the criminal court that, being unable to collect \$3 from James Boyce, living near Flackville, he took four suits of clothes as payment. He admitted he was generous to himself, for the suits were of excellent quality and appearance.

"First I put on one suit," he said, "and then I thought how much better it looked on me than it did on Boyce, so I took the others."

With the disappearance of his suits and Devine, Boyce came before the grand jury and an indictment was returned against the farm laborer. Boyce paid \$18 to find and return Devine to the city to face the larceny charge. Devine went to Madison, Ind., after taking the suits.

Judge Collins sentenced Devine to the penal farm for ninety days.

## "I'M SO FOND OF MUSIC!"

That Explains What Maid Does With an Advance of Wages.

Chicago.—For a few days a young north shore matron believed she had solved the servant girl problem. Her first girl found the country life too slow and returned home "back of the yards."

This experience afforded an inspiration, and she imported a girl from her former home at Galesburg. Kindly treatment was to be the keynote of success, so when she discovered the new maid lacked underwear she armed her with a dollar and shopping instructions.

In thirty minutes the girl was back, but minus the underwear. In its place she had purchased a mouth organ costing 49 cents, which she exhibited proudly to her mistress with the remark:

"I'm so fond of music."

## NEW USE FOR OLD GLORY.

In a Brooklyn Court It "Protects the Bench."

New York.—After an adjournment of the Brooklyn court of special sessions recently the bench and clerk's desk were bedecked with an American flag. "What's the idea?" Chief Probation Officer John J. Rooney was asked.

"That's the duster," Rooney explained. "When the janitor sweeps he covers the bench and clerk's desk with the old flag."

Indignant, the questioner sought out Chief Clerk Joseph L. Kerrigan and demanded an explanation of the apparent desecration of Old Glory.

"Well, isn't the flag protecting the bench?" was Kerrigan's ready response.

## GETS EGG DURING TRIAL

Hen Labeled "Exhibit A" Lays It In Court, and the Judge Benefits.

Portland, Ore.—Maude, a White Leghorn hen, was in District Judge Bell's court as Exhibit A in a suit over her ownership and that of two other Biddies and a cockerel. Suddenly there smote the air a shrill "cut-a-cut." It was Maude cackling, and she kept it up. "Bailliff, kindly remove the exhibit," ordered the judge. The bailliff approached Maude's coop. "Your honor," he shouted, "look!" and held up a snowy white egg. "Maude has laid it."

Both litigants agreed that the judge should receive the egg, and he did.

## DRINKERS SENT TO FRONT.

France Adopts Plan to Keep Temptation From Munition Workers.

Paris.—On account of a diminution of the output of munitions, due to excessive drinking, Minister of Munitions Albert Thomas recently issued instructions that any munition workers found under the influence of alcohol shall be immediately sent to the fighting line. The explanation is given that the penalty is not in the nature of a punishment, but because the man in question is unlikely to experience the same temptations at the front.

**First Bath in Twenty Years.**  
Charlestown, Ind.—After being given the first bath he has had in twenty years, according to his own admission, D. W. Hodson, who presented himself at the county farm for the poor, near here, suddenly disappeared. The mystery of his absence was solved when he showed up at his old home at Underwood, Ind., and told of the vigorous scrubbing the farm attendants administered.

## FOR CLUBWOMEN.

An Army of Them Gathers in New York City.

## "SERVICE" IS THE KEYNOTE.

The National Convention, Under the Presidency of Mrs. Pennybacker and Twenty Thousand Strong, Assembled From Forty-eight State Conventions.

The greatest organization of women in any nation of the world, the General Federation of Women's Clubs, was born in New York twenty-six years ago.

For the first time it returned to its birthplace, to hold its thirteenth convention. So complete, well manned and vital is the organization that the entire body responds to the pressing of the button or by a wireless that extends to every remote section of every state in the Union. It has working departments in every line of activity—art, civics, civil service reform, conservation, education, home economics, in-



MRS. PERCY V. PENNYBACKER.

dustrial and social conditions, legislation, literature, library extension, music, drama, public health, and subdivisions of these committees to include child labor, woman suffrage, mother's pensions, peace, preparedness, food sanitation, housing, prison reform, minimum wage, political science, tuberculosis, child welfare and hygiene, Americanization and current events and progress in every department of activity in national life. State federations, city federations and the clubs themselves are completely officered along this same organized line, all tributary to the General Federation.

The president of this huge activity, Mrs. Pennybacker, in a recent interview said of the first biennial she attended in Los Angeles fourteen years ago:

"The very immensity of the convention was an inspiration. There were women from every state in the Union, representing every phase, every group of our national life. While some feel that the General Federation must be reorganized so as to bring about a smaller attendance, let us never forget that a part of the inspiration comes from the bigness. History has never fully written the chapter as to the part the General Federation has played in wiping out sectional feeling. One reason why there is in this dear land of ours today so little north, south, east or west is because the women of all sections meet, counsel and labor together. When we learn to know each other appreciation comes and misunderstanding disappears. When we work together for some great cause petty differences drop from us like worn-out garments."

"It was also a delight to see that beauty had its place in this great gathering of women. No one has forgotten the 40,000 calla lilies which were used as decorations the first two days, followed by carnations, they in turn giving way to numberless roses of every hue."

"Everywhere one felt that the women took their work seriously and with the conviction that it is truly worth while. On the last night this earnestness developed into a spiritual climax. We closed in a moment of ecstasy as we sang 'God Be With You Till We Meet Again,' while from the galleries the fair hands of the California women let flutter down millions of rose petals, covering us with fragrance."

"Is it not significant that these impressions make of themselves the one word 'service,' which is the keynote of our entire federation life?"

## Cream Salad Dressing.

Mix one-half tablespoonful salt, two and one-half tablespoonfuls melted butter, one level teaspoonful flour, a shake of pepper and two egg yolks together until smooth. Add three-fourths cupful of thin cream. (You may take the top of the milk in the bottle and have the rest of the milk to use for something else.) Then add slowly one-fourth cupful vinegar or lemon juice, stirring as you add it. Cook over hot water until thickened. If too thick after standing to cool, thin with cream or milk.

## A Fashion Tip.

The neck line of the modish summer frock is much wider and therefore much more becoming than was last year's—that is, the frock is cut away at the sides of the throat as well as in front, showing something of the shoulder line.

## O'Connell as an Orator.

Few orators have been so fortunate as Daniel O'Connell in their physical appeal to the senses. Grattan, Curran, Emmet, Shell and Meagher were small men, not the least impressive to the eye. O'Connell was a man of royal aspect. His voice was seductively musical—the most musical, according to Disraeli, ever heard in the house of commons. It was soft, of great compass, capable of expressing every imaginable emotion. His eyes, light in color and full, flashed or beamed or burned, according to the sentiment expressed. His contemporaries all mention the expressibility of his mouth. His gestures were free and bold, not in the least suggestive of elocution and yet infinitely graceful and apt. There was nothing in his manner indicative of preparation. His manner was easy and without effort. Wendell Phillips, who heard him, says in his lecture: "We used to say of Webster, 'This is a great effort,' of Everett, 'It is a beautiful effort,' but you never used the word 'effort' in speaking of O'Connell. It provoked you that he would not make an effort." —"The Irish Orators," by Claude G. Bowers.

## The Evil Eye.

It is probable that the "evil eye," for which many hapless old women were harried to their death on the suspicion of witchcraft in "the good old days," was no more than a common squint, a "cast" in the eye, or "bossing," as it is called in many parts of the country to this day, writes Dr. N. Bishop Harman in the British Journal of Children's Diseases. Not only was the squint thought to be of evil significance, but the defect itself was considered to be the work of evil spirits. In "King Lear" we find the following in the scene on the heath at night:

"This is the foul fiend Filibertigibget. He begins at curfew and walks till the first cock; he gives the web and the pin, squints the eye and makes the harelip, mildews the white meat and hurts the poor creature of earth."

## Knew His Man.

George Bubb, better known as Bubb Doddington, one of the wits of the eighteenth century, always dined well and always liked to doze after the repast. Falling asleep one day after dinner with Sir Richard Temple and Lord Cobham, the latter reproached Doddington with his drowsiness. Doddington denied having been asleep and to prove he had not offered to repeat all Lord Cobham had been saying. Cobham challenged him to do so. Doddington repeated a story, and Lord Cobham owned he had been telling it. "Well," said Doddington, "and yet I did not hear a word of it, but I went to sleep because I knew that about this time of the day you would tell that story."

## Lightning Rods.

There were no lightning rods in ancient times. The first one that the world ever saw was set up by our own illustrious countryman Benjamin Franklin shortly after the year 1752. He had just had his celebrated experiment with the kite, in which he demonstrated the identity of lightning with electricity, and was therefore prepared for the construction of the rods for which the world had waited so long. It is not generally known that Franklin was as distinguished in science as he was in statesmanship and diplomacy. —Exchange.

## A Bright Outlook.

"Do you—do you think, Miss Dobleigh, that you will be—er—engaged next Thursday evening?" asked Tompy very bashfully.

"Well, really, Mr. Tompy," replied Ethel, "I don't know, but if you can get up spunk enough between now and then to do your share I think there's a fair prospect that I shall be."

## Different Kinds.

"I had a tooth extracted yesterday," remarked the fussy man, "and the dentist gave me gas."

"Oh, that's nothing," rejoined the man with the bald spot. "Every time I get shaved the barber gives me a lot of it." —Indianapolis Star.

## PRACTICAL HEALTH HINT.

**Hemorrhage.**  
In treating hemorrhage the first thing is to find its cause and then try to stop it by local means. What these means are must depend on the state of the patient is in and the site of the bleeding. If that is easily reached the hemorrhage can be stopped by packing or by pressure or by binding with ligatures. Sometimes the state of the patient is such that it is best to stop the flow by the pressure of the hand or fingers while other steps are taken to relieve the constitutional symptoms of shock and collapse.  
Sometimes only an operation can reach the point from which the blood comes. In that case it must be performed as rapidly as possible while the patient receives constitutional treatment. In many cases only a physician can find the source of a hemorrhage, but intelligent bystanders can do much to relieve the symptoms. Hot water bottles are needed to help in maintaining the bodily heat. Stimulants should be in readiness, and the salt box should be at hand, for saline injections are often given by physicians in dangerous cases of hemorrhage.

## FOR YOUNG FOLKS

Sleepy Time Story About a Fairy and a Poor Farmer.

## A LEGEND FROM GERMANY.

How Luck and Fortune Came to a Good Natured Plowman—Finding the Magic Rake—A Little Lady on Horseback—Information For Little People.

Polly Ann and little Ned were getting sleepy when uncle began his story. It was about

## THE MAGIC RAKE.

Hans was a plowman, but was very poor, for, no matter how hard he worked, his wages were so small that he was barely able to get enough to eat.

He was a most obliging and generous young fellow, however, and never wearied of helping his neighbors when they needed assistance.

One day when Hans was busy plowing a field he found, to his surprise, a broken rake lying on the ground.

"I wonder whose rake it is?" said Hans to himself. "It is a fine rake and only needs a little mending to make it as good as new."

Stooping down, he picked up the rake, which was of a different pattern from any he had ever seen.

"Some one has lost it," thought Hans, "or perhaps has put it down until he can have it mended."

When the day's work was done and Hans was ready to go home he noticed that the broken rake was still lying unclaimed by any one.

"I'll take it home and mend it," he decided. "Some one will most likely come and search for it tomorrow."

So Hans took the rake home, and, as he was very handy with tools, he mended the rake so skillfully that it was indeed as good as new.

The next morning Hans set forth to complete the plowing of the field and, taking the mended rake with him, laid it down where he had found it.

On his way home he passed the spot where he had placed the rake, but it was no longer there.

"The owner has come for it," said Hans aloud.

"You are right, Hans," said a small voice near by. "The owner has now got his mended rake."

Hans turned in astonishment, and there stood a little fellow not more than a foot high, dressed in brown leather, with a curious, conical cap on his head.

"Thank you very much, Hans, for mending my rake. I have been able to do nothing with it for a long time, but you have made it better than ever," said the little man. He added: "Take it for your own. It will bring you luck."

So Hans became the owner of the magic rake. Ever after his crops grew wonderfully, and in time he became rich.

## A Painter and His Pet.

Rembrandt, the famous painter, had a monkey he loved very much. The monkey took sick and died as Rembrandt was painting the picture of a noble family. He was told at once, and he commenced to cry, and then he started to draw the picture he was making. Nothing would stop him from doing this, although every one tried to do so. When the man he was painting the picture for saw the picture he refused to take it, for Rembrandt told him the picture was of the monkey and not of his family. It is said this picture is still in existence.

## Three Word Square.

1. An article of furniture.  
2. A receiver of sound.  
3. Thrifty.  
When this square is completed the diagonal from the lower left hand corner to the upper right hand corner spells a nickname for father.  
Answer.—Bed, ear, dry.

**A Girl on Horseback.**  
The fair young rider here pictured is Miss Frances Rockwood, daughter of Judge Nash Rockwood of Riverdale,



Photo by American Press Association.

MISS FRANCES ROCKWOOD.  
N. Y. She is a skilled horsewoman and when photographed was riding her prize winning mount.

**Aim of Scouting.**  
Making real men out of real boys through a real program is the aim of scouting.